

Table I. B. 3. b(2001) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	91. 7%	55. 3%	79. 9%	90. 5%	97. 7%	99. 9%	71. 5%	98. 6%
Industry group **								
Agric., fish., forest.	70. 0%	38. 4%	63. 5%	73. 9%	94. 2%	100. 0%	48. 5%	92. 8%
Mining and manufacturing	97. 0%	61. 7%	86. 2%	94. 7%	99. 1%	100. 0%	83. 3%	99. 3%
Construction	80. 1%	48. 9%	82. 7%	89. 3%	95. 9%	100. 0%	68. 3%	96. 1%
Utilities and transp.	96. 3%	53. 3%	79. 0%	90. 4%	99. 9%	99. 9%	70. 0%	99. 7%
Wholesale trade	93. 7%	66. 7%	83. 4%	94. 8%	99. 8%	100. 0%	79. 9%	99. 5%
Fin. svcs. and real est.	97. 3%	62. 3%	93. 7%	98. 7%	99. 5%	100. 0%	81. 3%	99. 8%
Retail trade	89. 3%	52. 1%	80. 0%	91. 0%	98. 6%	100. 0%	69. 2%	98. 9%
Professional services	94. 4%	69. 6%	87. 0%	95. 4%	98. 1%	100. 0%	80. 2%	99. 2%
Other Services	84. 9%	40. 9%	64. 3%	80. 8%	94. 8%	99. 5%	58. 0%	96. 3%
Ownership								
For profit, incorporated	93. 0%	60. 7%	81. 4%	90. 5%	97. 1%	99. 9%	75. 5%	98. 6%
For profit, unincorporated	72. 7%	41. 9%	66. 6%	87. 3%	98. 1%	99. 8%	53. 6%	97. 0%
Nonprofit	94. 1%	57. 6%	83. 8%	92. 1%	99. 8%	100. 0%	75. 2%	99. 1%
Unknown	99. 0%	4. 7% *	100. 0% *	100. 0%	99. 8%	99. 3%	77. 6%	99. 4%
Age of firm								
Less than 5 years	69. 5%	45. 5%	62. 3%	83. 8%	96. 3%	99. 5%	56. 5%	93. 8%
5-9 years	76. 3%	54. 5%	72. 2%	82. 1%	89. 8%	98. 5%	64. 8%	92. 5%
10-19 years	82. 9%	57. 2%	80. 6%	88. 6%	95. 0%	99. 8%	71. 7%	95. 2%
20 or more years	94. 4%	58. 1%	85. 4%	93. 8%	99. 1%	100. 0%	77. 6%	99. 2%
Unknown	99. 6%	80. 4%	70. 1% *	71. 1%	97. 4%	99. 9%	78. 2%	99. 7%
Multi/single status								
2 or more locations	99. 1%	90. 7%	89. 4%	92. 8%	98. 2%	99. 9%	90. 8%	99. 4%
1 location only	79. 3%	54. 5%	78. 9%	89. 8%	97. 0%	99. 7%	69. 8%	95. 4%
Percent full-time employees								
Less than 25%	83. 0%	36. 4%	58. 7%	78. 7%	89. 1%	99. 8%	56. 0%	95. 5%
25-49%	84. 9%	37. 6%	55. 8%	74. 6%	96. 6%	99. 8%	50. 8%	97. 8%
50-74%	85. 9%	44. 5%	64. 3%	83. 9%	94. 6%	99. 7%	57. 1%	97. 4%
75% or more	92. 8%	58. 1%	83. 8%	92. 1%	98. 2%	99. 9%	74. 8%	98. 9%
Union presence								
No union employees	89. 8%	55. 4%	79. 7%	90. 7%	97. 7%	99. 8%	71. 3%	98. 3%
Has union employees	99. 3%	82. 2%	94. 5%	94. 0%	99. 8%	100. 0%	90. 9%	99. 8%
Unknown	93. 0%	22. 5%	50. 7%	63. 8%	87. 4%	99. 9%	37. 9%	98. 0%
Percent low-wage employees **								
50% or more low wage	75. 9%	34. 2%	57. 3%	77. 3%	94. 6%	99. 7%	50. 7%	93. 8%
Less than 50% low wage	92. 7%	65. 1%	89. 1%	95. 7%	99. 2%	99. 9%	80. 4%	99. 2%
Unknown	97. 3%	36. 1%	52. 8%	75. 1%	94. 8%	99. 9%	49. 1%	99. 4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component  
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I. B. 3. b(2001) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0. 29%	0. 93%	0. 85%	0. 80%	0. 25%	0. 05%	0. 61%	0. 15%
Industry group **								
Agric., fish., forest.	4. 53%	3. 36%	7. 87%	8. 61%	3. 51%	0. 00%	3. 84%	4. 48%
Mining and manufacturing	0. 21%	3. 29%	2. 46%	1. 03%	0. 61%	0. 00%	1. 48%	0. 21%
Construction	1. 69%	3. 26%	1. 80%	1. 82%	1. 41%	0. 00%	1. 89%	1. 17%
Utilities and transp.	0. 87%	3. 89%	4. 97%	3. 79%	0. 10%	0. 09%	3. 57%	0. 30%
Wholesale trade	0. 56%	5. 16%	3. 08%	1. 33%	0. 11%	0. 04%	2. 28%	0. 16%
Fin. svcs. and real est.	0. 26%	2. 03%	1. 89%	0. 65%	0. 33%	0. 01%	2. 01%	0. 07%
Retail trade	0. 50%	1. 71%	1. 86%	2. 52%	0. 69%	0. 03%	0. 92%	0. 44%
Professional services	0. 39%	0. 79%	1. 65%	0. 92%	0. 70%	0. 03%	0. 60%	0. 27%
Other Services	1. 03%	2. 00%	3. 20%	2. 03%	1. 38%	0. 30%	2. 07%	0. 41%
Ownership								
For profit, incorporated	0. 26%	0. 73%	1. 04%	0. 78%	0. 41%	0. 05%	0. 69%	0. 15%
For profit, unincorporated	1. 35%	1. 83%	2. 36%	3. 93%	1. 54%	0. 11%	1. 35%	0. 75%
Nonprofit	0. 75%	3. 87%	2. 61%	1. 90%	0. 06%	0. 00%	2. 17%	0. 40%
Unknown	0. 31%	3. 69% *	31. 62% *	18. 26%	0. 15%	0. 36%	20. 01%	0. 33%
Age of firm								
Less than 5 years	1. 82%	2. 59%	4. 93%	3. 04%	1. 94%	1. 14%	2. 33%	2. 32%
5-9 years	1. 19%	1. 77%	2. 77%	2. 89%	4. 39%	2. 64%	1. 08%	1. 43%
10-19 years	0. 46%	1. 74%	1. 58%	1. 16%	1. 20%	0. 20%	0. 96%	0. 76%
20 or more years	0. 40%	1. 82%	1. 32%	0. 61%	0. 33%	0. 01%	1. 46%	0. 15%
Unknown	0. 08%	21. 11%	21. 06% *	11. 98%	1. 54%	0. 08%	13. 94%	0. 09%
Multi/single status								
2 or more locations	0. 09%	3. 96%	3. 12%	1. 32%	0. 54%	0. 05%	1. 62%	0. 09%
1 location only	0. 53%	1. 07%	0. 99%	0. 92%	0. 60%	0. 66%	0. 77%	0. 69%
Percent full-time employees								
Less than 25%	1. 49%	5. 07%	6. 16%	2. 83%	3. 17%	0. 13%	2. 56%	0. 96%
25-49%	1. 00%	3. 53%	4. 51%	2. 87%	1. 75%	0. 09%	2. 50%	0. 48%
50-74%	0. 80%	2. 42%	2. 61%	2. 30%	1. 85%	0. 32%	1. 53%	0. 56%
75% or more	0. 28%	1. 14%	0. 73%	0. 64%	0. 28%	0. 05%	0. 61%	0. 17%
Union presence								
No union employees	0. 36%	1. 01%	0. 77%	0. 96%	0. 27%	0. 07%	0. 65%	0. 22%
Has union employees	0. 18%	4. 73%	2. 94%	2. 25%	0. 32%	0. 00%	1. 81%	0. 13%
Unknown	0. 58%	3. 78%	7. 52%	8. 96%	6. 26%	0. 11%	2. 61%	0. 50%
Percent low-wage employees **								
50% or more low wage	0. 89%	1. 69%	1. 87%	2. 71%	1. 04%	0. 11%	0. 88%	1. 07%
Less than 50% low wage	0. 32%	1. 25%	0. 77%	0. 44%	0. 28%	0. 09%	0. 66%	0. 13%
Unknown	0. 32%	3. 99%	7. 42%	3. 01%	3. 03%	0. 07%	2. 31%	0. 12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

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